

After Recording, Return to:
Becky Baker
Northwest Trustee Services, INC.
P.O. Box 997
Bellevue, WA 98009-0997



200905010078

Skagit County Auditor

5/1/2009 Page 1 of 4 11:39AM

File No.: 7104.11368 **GUARDIAN NORTHWEST TITLE CO.**
Grantors: Northwest Trustee Services, Inc. **96657**
Wells Fargo Bank, National Association, as Trustee for Morgan Stanley Capital
I Inc. Trust 2006-HE1, Mortgage Pass-Through Certificates, Series 2006-HE1
Grantee: Bradley D. Sarver and Terri L. Sarver, husband and wife
Tax Parcel ID No.: 361132-0-021-002 (P51987)
Abbreviated Legal: Ptn of Lot 5, Section 31 and Ptn of Lots 6-7, Section 32, Township 36 N, Range
11 East, Skagit County

AF# 200510200101

Notice of Trustee's Sale

Pursuant to the Revised Code of Washington 61.24, et seq.

I.

On **July 31, 2009**, at 10:00 a.m. inside the main lobby of the Skagit County Courthouse, 205 West Kincaid Street in the City of Mount Vernon, State of Washington, the undersigned Trustee (subject to any conditions imposed by the Trustee) will sell at public auction to the highest and best bidder, payable at time of sale, the following described real property "Property", situated in the County(ies) of Skagit, State of Washington:

A portion of Government Lot 5, Section 31, and that portion of Government Lots 6 and 7, Section 32, all in Township 36 North, Range 11 East of the Willamette Meridian; being described as follows: Beginning at the Southeast corner of Section 31 and running thence North 3 degrees 05' East, a distance of 1,275 feet to the point of intersection with the Easterly line of State Road No. 11 and the true point of beginning; Thence Northeasterly along said Easterly line of State Road, 526.45 feet, more or less, to the center of the Diobsud Creek bridge and stream as the same existed on June 4, 1949; Thence South 56 degrees 30' East, 600 feet to the bank of the Skagit River; Thence South 30 degrees West along the bank of the Skagit River to a point bearing from tile point of beginning as follows: South 33 degrees 30" West, 25.55 feet; Thence South 56 degrees 30' East to bank of river; Thence from said point North 56 degrees 30' West to the East line of State Road No. 11; Thence North 33 degrees 30" East, 25.55 feet to the point of beginning; EXCEPT that portion thereof conveyed to the State of Washington for highway purposes by Deeds dated September 1, 1950, and September 23, 1976, and recorded October 19, 1950, and December 29, 1976, under Auditor's Pile Nos. 452420 and 848375, records of Skagit County, Washington. Situated in Skagit County, Washington.

Commonly known as: 61008 STATE RT 20
MARBLEMOUNT, WA 98267

which is subject to that certain Deed of Trust dated 10/17/05, recorded on 10/20/05, under Auditor's File No. 200510200101, records of Skagit County, Washington, from Bradley D. Sarver and Terri L. Sarver, husband and wife, as Grantor, to Bishop & Lynch of King County, as Trustee, to secure an obligation "Obligation" in favor of Mortgage Electronic Registration Systems, Inc. solely as nominee for WMC Mortgage Corp., as Beneficiary, the beneficial interest in which was assigned by Mortgage Electronic Registration Systems, Inc to Wells Fargo Bank, N.A. as Trustee for Morgan Stanley Capital I Inc. (MSAC) 2006-HE1, under an Assignment/Successive Assignments recorded under Auditor's File No. 200904010049.

*The Tax Parcel ID number and Abbreviated Legal Description are provided solely to comply with the recording statutes and are not intended to supplement, amend or supersede the Property's full legal description provided herein.

II.

No action commenced by the Beneficiary of the Deed of Trust is now pending to seek satisfaction of the Obligation in any Court by reason of the Grantor's or Borrower's default on the Obligation.

III.

The Beneficiary alleges default of the Deed of Trust for failure to pay the following amounts now in arrears and/or other defaults:

		Amount due to reinstate by 04/29/2009
Monthly Payments		\$18,952.02
Late Charges		\$947.58
Lender's Fees & Costs		\$452.03
Total Arrearage	\$20,351.63	
Trustee's Expenses (Itemization)		
Trustee's Fee		\$607.50
Title Report		\$1,080.00
Statutory Mailings		\$22.96
Recording Costs		\$28.00
Postings		\$70.00
Total Costs	<u>\$1,808.46</u>	
 Total Amount Due:		 \$22,160.09

Other known defaults as follows:

IV.

The sum owing on the Obligation is: Principal Balance of \$335,108.37, together with interest as provided in the note or other instrument evidencing the Obligation from 10/01/08, and such other costs and fees as are due under the Obligation, and as are provided by statute.



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V.

The Property will be sold to satisfy the expense of sale and the Obligation as provided by statute. The sale will be made without representation or warranty, express or implied regarding title, possession, encumbrances or condition of the Property on July 31, 2009. The default(s) referred to in paragraph III, together with any subsequent payments, late charges, advances costs and fees thereafter due, must be cured by 07/20/09 (11 days before the sale date), to cause a discontinuance of the sale. The sale will be discontinued and terminated if at any time before the close of the Trustee's business on 07/20/09 (11 days before the sale date), the default(s) as set forth in paragraph III, together with any subsequent payments, late charges, advances, costs and fees thereafter due, is/are cured and the Trustee's fees and costs are paid. The sale may be terminated any time after 07/20/09 (11 days before the sale date), and before the sale by the Borrower, Grantor, any Guarantor or the holder of any recorded junior lien or encumbrance paying the entire balance of principal and interest secured by the Deed of Trust, plus costs, fees, and advances, if any made pursuant to the terms of the obligation and/or Deed of Trust.

VI.

A written notice of default was transmitted by the Beneficiary or Trustee to the Borrower and Grantor at the following address(es):

NAME AND ADDRESS

TERRI L. SARVER
61008 STATE RT 20
MARBLEMOUNT, WA 98267

TERRI L. SARVER
9674 50TH AVE SW
SEATTLE, WA 98136

BRADLEY D. SARVER
61008 STATE RT 20
MARBLEMOUNT, WA 98267

BRADLEY D. SARVER
9674 50TH AVE SW
SEATTLE, WA 98136

by both first class and either certified mail, return receipt requested on 03/26/09, proof of which is in the possession of the Trustee; and on 03/26/09 Grantor and Borrower were personally served with said written notice of default or the written notice of default was posted on a conspicuous place on the real property described in paragraph I above, and the Trustee has possession of proof of such service or posting.

VII.

The Trustee, whose name and address are set forth below, will provide in writing to anyone requesting it a statement of all foreclosure costs and trustee's fees due at any time prior to the sale.

VIII.

The effect of the sale will be to deprive the Grantor and all those who hold by, through or under the Grantor of all their right, title and interest in the Property.

IX.

Anyone having any objection to the sale on any grounds whatsoever will be afforded an opportunity to be heard as to those objections if they bring a lawsuit to restrain the sale pursuant to RCW 61.24.130. Failure to bring such a lawsuit may result in a waiver of any proper grounds for invalidating the Trustee's sale.



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X.

NOTICE TO OCCUPANTS OR TENANTS - The purchaser at the Trustee's Sale is entitled to possession of the property on the 20th day following the sale, as against the Grantor under the Deed of Trust (the owner) and anyone having an interest junior to the deed of trust, including occupants and tenants. After the 20th day following the sale the purchaser has the right to evict occupants and tenants by summary proceedings under the unlawful detainer act, Chapter 59.12 RCW.

The trustee's rules of auction may be accessed at www.northwesttrustee.com and are incorporated by this reference. You may also access sale status at www.northwesttrustee.com and www.USA-Foreclosure.com.

EFFECTIVE: 04/29/2009

Northwest Trustee Services, Inc., Trustee

By Rebecca A. Baker
Authorized Signature
P.O. BOX 997
Bellevue, WA 98009-0997
Contact: Becky Baker
(425) 586-1900

STATE OF WASHINGTON)
) ss.
COUNTY OF KING)

Rebecca A. Baker

I certify that I know or have satisfactory evidence that _____ is the person who appeared before me, and said person acknowledged that (he/she) signed this instrument, on oath stated that (he/she) was authorized to execute the instrument and acknowledged (he/she) as the Assistant Vice President of Northwest Trustee Services, Inc. to be the free and voluntary act of such party for the uses and purposes mentioned in the instrument.

Dated: 04/30/09

SHELLEY A. DAVIS
STATE OF WASHINGTON
NOTARY PUBLIC
MY COMMISSION EXPIRES
03-13-12

Shelley A. Davis
NOTARY PUBLIC in and for the State of
Washington, residing at Lynnwood
My commission expires 03/13/12

NORTHWEST TRUSTEE SERVICES, INC., SUCCESSOR BY MERGER TO NORTHWEST TRUSTEE SERVICES PLLC
FKA NORTHWEST TRUSTEE SERVICES, LLC, P.O. Box 997, BELLEVUE, WA 98009-0997 PHONE (425) 586-1900 FAX (425) 586-1997

File No: 7104.11368
Client: Chase Home Finance, LLC
Borrower: SARVER, TERRI L. and BRADLEY D.

SERVING WA, OR, ID, CA, NV, AZ, MT HI

This is an attempt to collect a debt and any information obtained will be used for that purpose.



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